

Standard Chartered Bank
(Hong Kong) Limited
渣打銀行(香港)有限公司

Consolidated
Financial
Statements
綜合財務報表

For the year ended
31 December 2013
截至二零一三年十二月三十一日止年度

Consolidated income statement
For the year ended 31 December 2013

(Expressed in millions of Hong Kong dollars)

	2013 HK\$'M	<i>Restated</i> 2012 HK\$'M
Interest income	18,514	18,349
Interest expense	<u>(5,274)</u>	<u>(6,047)</u>
Net interest income	<u>13,240</u>	<u>12,302</u>
Fee and commission income	<u>8,112</u>	<u>7,480</u>
Fee and commission expense	<u>(634)</u>	<u>(701)</u>
Net fee and commission income	7,478	6,779
Net trading income	3,529	3,079
Net gains from financial instruments designated at fair value through profit or loss	124	188
Net gains from disposal of available-for-sale securities	17	149
Other operating income	<u>2,385</u>	<u>1,163</u>
	<u>13,533</u>	<u>11,358</u>
Total operating income	26,773	23,660
Staff costs	<u>(6,624)</u>	<u>(6,785)</u>
Premises and equipment	<u>(2,420)</u>	<u>(1,862)</u>
Others	<u>(4,539)</u>	<u>(4,398)</u>
Operating expenses	<u>(13,583)</u>	<u>(13,045)</u>
Operating profit before impairment	13,190	10,615
Impairment charges on advances to banks and customers	(1,019)	(789)
Other impairment charges	<u>(3)</u>	<u>(1,043)</u>
Operating profit after impairment	12,168	8,783
Share of profit of associates	<u>1,188</u>	<u>893</u>
Profit before taxation	13,356	9,676
Taxation	<u>(1,981)</u>	<u>(1,507)</u>
Profit after taxation	<u>11,375</u>	<u>8,169</u>
Attributable to:		
Equity shareholders of the Bank	11,368	8,152
Non-controlling interests	<u>7</u>	<u>17</u>
Profit after taxation	<u>11,375</u>	<u>8,169</u>

Consolidated balance sheet as at 31 December 2013

(Expressed in millions of Hong Kong dollars)

	2013	<i>Restated</i> 2012
	HK\$'M	HK\$'M
Assets		
Cash and balances with banks, central banks and other financial institutions	26,885	20,492
Placements with banks and other financial institutions	125,868	143,579
Hong Kong SAR Government certificates of indebtedness	34,581	32,481
Trading assets	38,861	28,414
Financial assets designated at fair value	2,154	3,216
Investment securities	199,181	174,379
Advances to customers	453,558	408,018
Amounts due from immediate holding company	53,689	58,731
Amounts due from fellow subsidiaries	35,180	20,591
Interest in associates	8,331	7,101
Fixed assets	28,573	23,705
Goodwill and intangible assets	1,933	1,821
Current tax assets	7	13
Deferred tax assets	275	88
Other assets	15,156	17,001
	<u>1,024,232</u>	<u>939,630</u>
Liabilities		
Hong Kong SAR currency notes in circulation	34,581	32,481
Deposits and balances of banks and other financial institutions	16,213	12,281
Deposits from customers	817,428	756,589
Trading liabilities	23,547	23,068
Financial liabilities designated at fair value	5,723	3,612
Debt securities in issue	15,336	10,006
Amounts due to immediate holding company	19,013	19,606
Amounts due to fellow subsidiaries	3,852	5,085
Current tax liabilities	786	629
Deferred tax liabilities	112	43
Other liabilities	22,047	18,184
Subordinated liabilities	10,548	11,267
	<u>969,186</u>	<u>892,851</u>
Equity		
Share capital	97	97
Reserves	54,949	46,660
Shareholders' equity	55,046	46,757
Non-controlling interests	—	22
	<u>55,046</u>	<u>46,779</u>
	<u>1,024,232</u>	<u>939,630</u>

Notes

1. Accounting policies

The accounting policies applied in preparing this news release are materially the same as those applied in preparing the statutory accounts for the year ended 31 December 2012. The Hong Kong Institute of Certified Public Accountants has issued a number of new Hong Kong Financial Reporting Standards ("HKFRSs") and amendments to HKFRSs that became effective in 2013:

- HKFRS 10 'Consolidated Financial Statements'
- HKFRS 11 'Joint Arrangements'
- HKFRS 12 'Disclosure of Interests in Other Entities'
- HKFRS 13 'Fair Value Measurement'
- Amendments to HKAS 1 'Presentation of Financial Statements'
- Amendments to HKAS 19 'Employee Benefits'
- Amendments to HKFRS 7 'Financial Instruments: Disclosures'

However, none of these new standards and amendments has had a material effect on this news release.

2. Statutory accounts

Certain financial information in this news release is extracted from the statutory accounts for the year ended 31 December 2013 which were approved by the Board of Directors on the 5 March 2014 and will be delivered to the Companies Registry and the Hong Kong Monetary Authority. The auditor expressed an unqualified opinion on those statutory accounts in the independent auditor's report dated 5 March 2014.

The statutory accounts, together with the unaudited supplementary financial information as required by the Banking (Disclosure) Rules of section 60A of the Banking Ordinance, can be obtained on request from Investor Relations, Standard Chartered Bank (Hong Kong) Limited, 4-4A Des Voeux Road Central, Hong Kong or may be viewed on our website: www.sc.com/hk on or before 30 April 2014.

綜合損益賬

截至二零一三年十二月三十一日止年度

（以百萬港元列示）

	二零一三年 百萬港元	重列 二零一二年 百萬港元
利息收入	18,514	18,349
利息支出	(5,274)	(6,047)
淨利息收入	13,240	12,302
費用及佣金收入	8,112	7,480
費用及佣金支出	(634)	(701)
淨費用及佣金收入	7,478	6,779
交易收入淨額	3,529	3,079
指定為按公允價值入賬的金融工具淨收益	124	188
出售可供出售證券的淨收益	17	149
其他經營收入	2,385	1,163
	<u>13,533</u>	<u>11,358</u>
經營收入總額	26,773	23,660
員工成本	(6,624)	(6,785)
樓宇及設備	(2,420)	(1,862)
其他	(4,539)	(4,398)
經營支出	<u>(13,583)</u>	<u>(13,045)</u>
減值前經營溢利	13,190	10,615
銀行同業及客戶貸款的減值支出	(1,019)	(789)
其他減值支出	(3)	(1,043)
減值後經營溢利	12,168	8,783
應佔聯營公司溢利	<u>1,188</u>	<u>893</u>
除稅前溢利	13,356	9,676
稅項	<u>(1,981)</u>	<u>(1,507)</u>
除稅後溢利	11,375	8,169
應佔溢利：		
本銀行權益股東	11,368	8,152
非控股權益	7	17
除稅後溢利	<u>11,375</u>	<u>8,169</u>

於二零一三年十二月三十一日之綜合資產負債表

(以百萬港元列示)

	二零一三年 百萬港元	重列 二零一二年 百萬港元
資產		
現金及在銀行同業、中央銀行及其他金融機構的結餘	26,885	20,492
在銀行同業及其他金融機構的存款	125,868	143,579
香港特別行政區政府負債證明書	34,581	32,481
交易資產	38,861	28,414
指定為按公允價值入賬的金融資產	2,154	3,216
證券投資	199,181	174,379
客戶墊款	453,558	408,018
應收直接控股公司款項	53,689	58,731
應收同系附屬公司款項	35,180	20,591
於聯營公司的權益	8,331	7,101
固定資產	28,573	23,705
商譽及無形資產	1,933	1,821
當期稅項資產	7	13
遞延稅項資產	275	88
其他資產	15,156	17,001
	<u>1,024,232</u>	<u>939,630</u>
負債		
香港特別行政區紙幣流通額	34,581	32,481
銀行同業及其他金融機構的存款及結餘	16,213	12,281
客戶存款	817,428	756,589
交易負債	23,547	23,068
指定為按公允價值入賬的金融負債	5,723	3,612
已發行債務證券	15,336	10,006
應付直接控股公司款項	19,013	19,606
應付同系附屬公司款項	3,852	5,085
當期稅項負債	786	629
遞延稅項負債	112	43
其他負債	22,047	18,184
後償負債	10,548	11,267
	<u>969,186</u>	<u>892,851</u>
權益		
股本	97	97
儲備	54,949	46,660
股東權益	55,046	46,757
非控股權益	—	22
	<u>55,046</u>	<u>46,779</u>
	<u>1,024,232</u>	<u>939,630</u>

附註

1. 會計政策

編製本新聞稿所採用的會計政策與編製截至2012年12月31日止年度法定報表所採用的會計政策在要項上保持一致。香港會計師公會就香港財務報告準則（「香港財務報告準則」）所頒佈的若干新訂及修訂已於2013年生效：

- 香港財務報告準則第10號「綜合財務報表」
- 香港財務報告準則第11號「合營安排」
- 香港財務報告準則第12號「其他實體的權益披露」
- 香港財務報告準則第13號「公允價值計量」
- 香港會計準則第1號之修訂「財務報表的呈列」
- 香港會計準則第19號之修訂「僱員福利」
- 香港財務報告準則第7號之修訂「金融工具：披露」

然而，有關新訂及修訂對本新聞稿沒有重大的影響。

2. 法定報表

本新聞稿的若干財務資料摘錄自截至2013年12月31日止年度的法定報表。該等財務報表已於2014年3月5日獲董事會批准，並將提交予公司註冊處及香港金融管理局。核數師已於2014年3月5日的獨立核數師報告內就該等法定報表發表無保留意見。

如欲索取法定報表以及依照《銀行業條例》第60A條之《銀行業（披露）規則》的未經審核補充財務資料，可於2014年4月30日或以前，聯絡渣打銀行（香港）有限公司投資者關係部（地址：香港德輔道中4-4A號）；亦可瀏覽渣打（香港）網站 www.sc.com/hk。